

Form 319

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Kathleen M. Plummer  
fka Kathleen M. McFeaters  
Debtor(s)

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Case No. 21-20162-GLT  
Chapter: 7

**ORDER**

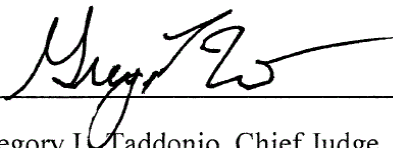
In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

**AND NOW**, this *The 9th of January, 2023*, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is **DEEMED CLOSED, without entry of a discharge order**. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: January 9, 2023

cm: Debtor

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

In re:  
Kathleen M. Plummer  
Debtor

Case No. 21-20162-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 09, 2023

User: auto  
Form ID: 319

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:

Recip ID	Recipient Name and Address
db	+ Kathleen M. Plummer, 121 Pius St., Pittsburgh, PA 15203-1618
15333262	Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
15333263	+ Pittsburgh Water & Sewage Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
15333264	+ Select Portfolio Servicing, c/o Stephen Hladik, Esq., Hladik Onorato & Federman, 298 Wissahickon Ave., North Wales, PA 19454-4156

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ecfbnc@aldridgepate.com	Jan 10 2023 00:05:00	Community Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jan 10 2023 00:05:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ebnpwsa@grblaw.com	Jan 10 2023 00:04:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
15333260	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jan 10 2023 00:04:00	Bayview Loan Servicing, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839
15355900	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 10 2023 00:04:00	Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
15333261	+ Email/Text: kburkley@bernsteinlaw.com	Jan 10 2023 00:05:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15357413	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 10 2023 00:05:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15357414	^ MEBN	Jan 09 2023 23:59:15	KML Law Group, P.C., Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15385453	+ Email/Text: ebnpwsa@grblaw.com	Jan 10 2023 00:04:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15342246	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 10 2023 00:05:00	Towd Point Mortgage Trustee 2016-4, et al, c/o Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake City, UT 84165-0250
15346490	^ MEBN	Jan 09 2023 23:58:42	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 11

District/off: 0315-2

User: auto

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Date Rcvd: Jan 09, 2023

Form ID: 319

Total Noticed: 15

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2016-4, U.S. Bank Nation
15357412	*+	Bayview Loan Servicing, LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor Towd Point Mortgage Trust 2016-4 U.S. Bank National Association as Indenture Trustee c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Karina Velter	on behalf of Creditor Towd Point Mortgage Trust 2016-4 U.S. Bank National Association as Indenture Trustee c/o Select Portfolio Servicing, Inc. kvelter@pincuslaw.com, ckohn@hoflawgroup.com
Kenneth Steidl	on behalf of Debtor Kathleen M. Plummer julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 9